



Where Exceptional Products And Discriminating Advisors Connect

Product	Interest Rates			Surrender Schedule	Liquidity Provisions	Crisis Waivers	Issue Ages	Premium Limits	State Availability	Commissions																
<div>Choice 4</div> <div>SPDA</div> <div>Equitrust</div>	<table><tr><td>Base Rate</td><td>First Year Premium Bonus</td><td>First Year Yield</td></tr><tr><td>4.00%</td><td>1.50%</td><td>5.56%</td></tr><tr><td colspan="2">Guaranteed Minimum Rate</td><td>3.00%</td></tr></table>	Base Rate	First Year Premium Bonus	First Year Yield	4.00%	1.50%	5.56%	Guaranteed Minimum Rate		3.00%	(6 Years) 12,11,10,9,8,7%	Interest Only Year 1 10% of Account Value Years 2+ No Penalty For RMD	Applies To: Nursing Home Issued To A80 Effective Yr. 2 Minimum Confinement 90 Days	Non-Qual. 0-85 Qual. 0-85	Non-Qual. \$10,000 Qual. \$10,000	Available In All States Except CT, NY	5.50% 0-80 4.12% 81-85									
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Guaranteed Minimum Rate		3.00%																								
Remarks ➡ Solid Renewal Rate History. Following States Use Lower Surrender Schedule: AK, CA, FL, IN, MA, MD, MN, NJ, NV, OH, OK, OR, PA, TX, UT, VT, WA																										
<div>Choice 4</div> <div>SPDA</div> <div>Equitrust</div>	<table><tr><td>Base Rate</td><td>First Year Premium Bonus</td><td>First Year Yield</td></tr><tr><td>4.50%</td><td>1.50%</td><td>6.06%</td></tr><tr><td colspan="2">Guaranteed Minimum Rate</td><td>3.00%</td></tr></table>	Base Rate	First Year Premium Bonus	First Year Yield	4.50%	1.50%	6.06%	Guaranteed Minimum Rate		3.00%	(9 Years) 12,11,10,9,8,7,6,4,2%	Interest Only Year 1 No Penalty For RMD 9-Year Version DOES NOT CONTAIN 10% Withdrawal Feature	Applies To: Nursing Home Issued To A80 Effective Yr. 2 Minimum Confinement 90 Days	Non-Qual. 0-85 Qual. 0-85	Non-Qual. \$10,000 Qual. \$10,000	Available In All States Except CT, NY	5.50% 0-80 4.12% 81-85									
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<div>Apollo</div> <div>SPDA</div> <div>Reliance Standard</div>	<table><tr><td>Base Rate</td><td>First Year Bonus</td><td>First Year Yield</td></tr><tr><td>4.75%</td><td>2.00%</td><td>6.75%</td></tr><tr><td colspan="2">Guaranteed Minimum Rate</td><td>3.00%</td></tr></table> <div>↓NON-MVA↓</div> <table><tr><td>Base Rate</td><td>First Year Bonus</td><td>First Year Yield</td></tr><tr><td>4.60%</td><td>2.00%</td><td>6.60%</td></tr><tr><td colspan="2">Guaranteed Minimum Rate</td><td>3.00%</td></tr></table>	Base Rate	First Year Bonus	First Year Yield	4.75%	2.00%	6.75%	Guaranteed Minimum Rate		3.00%	Base Rate	First Year Bonus	First Year Yield	4.60%	2.00%	6.60%	Guaranteed Minimum Rate		3.00%	(7 Years) 9,8,7,6,5,4,3%	10% Of Premium Paid Year 1 10% Of Account Value Years 2+ Cumulative To 30% Of Premium Paid No Penalty For RMD	Applies To: Extended Care Facility & Hospital Effective After Yr. 1 Allows Up To 20% Of Account Value Each Year	Non-Qual. 0-85 Qual. 0-85	Non-Qual. \$5,000 Qual. \$5,000	MVA In All States Except MD,MN,MT,NY,OR,TX,UT,VT,WA NON-MVA In All States Except MT	3.75% 0-75 3.00% 76-80 2.25% 81-85
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Remarks ➡ Strong cumulative free withdrawal provision allows client to move 30% of the initial deposit. Product almost always renews at base rate. A non-MVA version is approved in all states. Crisis Riders issued up to age 74. Solid Renewal Rate History.																										



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Preferred 5 Annuity FPDA GBU LIFE	<table><tr><td>Deposit</td><td>\$10k-24.9k</td><td>\$25k-\$99.9k</td><td>\$100k+</td></tr><tr><td>Year 1</td><td>2.75%</td><td>5.00%</td><td>5.25%</td></tr><tr><td>Years 2-5</td><td>2.50%</td><td>4.75%</td><td>5.00%</td></tr></table>	Deposit	\$10k-24.9k	\$25k-\$99.9k	\$100k+	Year 1	2.75%	5.00%	5.25%	Years 2-5	2.50%	4.75%	5.00%	(5 Years) 6,5,5,4,3%	10% Of Account Value Per Year Beginning Year 1 Cumulative Withdraws to 20%	Applies to: ADL Deficiency Nursing Home Home Health Care Critical Illness (i.e. heart attack, stroke, cancer) Terminal Illness Effective Yr. 2	Non-Qual. 0-90 Qual. 0-90	Non-Qual. \$500 Qual. \$500	All Except AK, CA, HI, MT, ND, NV, NY, OR, SD, TX, UT	2.00% 0-75 1.00% 76-90
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Projected Renewals Are Published Above - Not Guaranteed Minimum Renewal Guarantee: 1.65%		EXCELLENT RENEWAL RATE HISTORY – Carrier has a proven track record of renewing at the higher, subsequent projected rate. Accepts ongoing deposits without renewing surrender charges. No MVA.																		
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Preferred 8 Annuity FPDA GBU LIFE	<table><tr><td>Deposit</td><td>\$10k-24.9k</td><td>\$25k-\$99.9k</td><td>\$100k+</td></tr><tr><td>Year 1</td><td>5.15%</td><td>5.50%</td><td>5.70%</td></tr><tr><td>Years 2-8</td><td>3.95%</td><td>4.30%</td><td>4.50%</td></tr></table>	Deposit	\$10k-24.9k	\$25k-\$99.9k	\$100k+	Year 1	5.15%	5.50%	5.70%	Years 2-8	3.95%	4.30%	4.50%	(8 Years) 7,7,6,6,5,4,3,2%	10% Of Account Value Per Year Beginning Year 1 Cumulative Withdraws to 20%	Applies to: ADL Deficiency Nursing Home Home Health Care Critical Illness (i.e. heart attack, stroke, cancer) Terminal Illness Effective Yr. 2	Non-Qual. 0-90 Qual. 0-90	Non-Qual. \$10,000 Qual. \$10,000	All Except AK, CA, HI, MT, ND, NV, NY, OR, SD, TX, UT	3.00% 0-75 1.50% 76-90
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Remarks																				